

HOUSING FUTURES



Volume 3 Issue 2— April 2013



This year the UK Government has introduced a "Bedroom Tax" for social housing tenants. Under the Spare Room Subsidy, anyone receiving a housing benefit payment from the UK Government will have to pay extra rent for each room that is vacant - or move home.



Rochdale

Boroughwide Housing 2012 £35,599,000 <http://www.rbhousing.org.uk/>

Housing providers in the UK are opposed to the "Bedroom Tax" — including Rochdale Boroughwide Housing (RBH) . RBH is the largest housing co-operative in the UK. With around 13,750 properties , 600 staff and a turnover for the year ended 25 March

UK resources on the "Bedroom Tax"

National Housing Federation

http://www.housing.org.uk/policy/welfare_reform/%E2%80%98under-occupation%E2%80%9999_penalty.aspx

Welfare Reform Act

<http://services.parliament.uk/bills/2010-11/welfarereform.html>

UK Department for Work and Pensions

<https://www.gov.uk/government/publications/social-sector-housing-under-occupation-impact-assessment>

Rochdale Boroughwide Housing (RBH) is a membership based provider of social housing. In March 2012, following a vote of support from tenants, the co-op took over the ownership of the homes formerly owned by Rochdale Council.

General Meeting 20 May 2013



You can now follow SouthEast Housing Co-operative Ltd on Twitter at:
<https://twitter.com/SEHCOOP>



HPF OR GENERAL LEASE?



SouthEast Members' Report : HPF Lease / Asset Management Fund Fee.

BACKGROUND : In the final months of 2012, the Community Housing Federation Victoria (CHFV) had been liaising with the Department of Human Services (DHS), over the Director of Housing's commitment to extend the Housing Provider Framework (HPF) leases for agencies (including South-East) until the end of June 2014.

On Tues 11 Dec 2012, the DHS informed all HPF leaseholders, the Asset Management Fund Fee (AMFF) would be increased in 2 stages, from \$2163 p.a. per property to \$3342 p.a. effectively an increase of 49%, as from 1st July 2013. The reason given was ... " due to a significant increase in costs, in particular council and water rates."

EXPLAINING THE AMFF : The AMF Fee is based on the cost of council and water authority rates and charges, body corporate fees, upgrading and structural maintenance work (e.g. roof repointing or upgrading old carport roofs, etc). The previous flat fee of \$2163 had been based on the average cost of tenancy management per property, for the HPF program. N.B. All Agencies are able to access additional funds from their rent revenue, for the cost of tenancy management, using this fee structure.

Also, despite the premise of the HPF lease being that it (AMFF) would be 'cost neutral' over the period of the lease (Dec 2007 to Dec 2012) there has been \$15.5m received in AMF fees, and expenditure for asset management in that period was \$18.7m thus leaving a deficit of \$3.2m for the period.

The Tenancy Management Benchmarks which underpin these costs and their rationale, have been overly complicated and it is difficult to see how the department can justify such a large increase in fees, despite there being the above deficit over the last 5 years, and some expected increase in the value of property rates over that time.

SouthEast Response and Future Considerations :

The bottom line for SouthEast is this fee increase represents an additional annual cost of approximately \$160,000 p.a. which the Board considered unfair and unjustified. However, in the interests of more certainty of tenure for the co-op, it was decided that SouthEast could absorb this fee increase without putting our ongoing financial sustainability at risk, and later it was decided, at a specially convened Board meeting on 21 Dec 2012, that SouthEast sign the Deed of Variation (DOV) of the HPF Lease until the end of June 2014.

This decision was reached in the context of what would provide the optimum prospects for the ongoing future viability, growth and security of the co-op as a housing provider, while remaining a sustainable and autonomous community.

HPF OR GENERAL LEASE?

This decision by the Board was considered as being in the best interests of the members, but it was also made in the light of some willingness by the DHS as expressed in an email from Ms. Fiona Williams, the Director of Property and Asset Services (DHS), to the CHFV on Fri 21 Dec 2012, to continue discussions on both (1) The opportunity for further negotiations on conditions for the 2013-14 lease, which we expect would also include the Asset Management Fee, and possible adjustments to either lower the fee, or to negotiate mechanisms for future increases to be made more justifiable. (2) Continued discussions on the merits of agencies (co-ops etc.) transferring to a General Lease, rather than a HPF lease.

NB: Under a General Lease, SouthEast would be responsible for local government and water rates, which are currently paid by the DHS under the HPF lease, but we would not have to pay the AMF fee, thereby saving a considerable amount of money every year.

Such discussions and possible implications about moving on to a General Lease need to be explored more fully and carefully, and also need to be brought to the members for debate.

Greg M. Nolan, Board Director.

Cooperative Housing Forum - Current Challenges 2013.

Held: Saturday 23 March 2013 , United Housing Co-op, Yarraville. Round the table – news and information report by Greg Nolan.

SouthEast reported they had signed the HPF extension until the end of June 2014, but not without some duress re timelines and lack of consultation about the Asset Management Fund fee increase of 49% as from 1st July 2013. SouthEast would continue to engage in discussions re the merits or not, of Co-ops transferring to a General Lease, rather than the HPF Lease.

Williamstown reported they did not sign the HPF extension, and were doing due diligence re moving to a General Lease.

Eastern Suburbs reported they signed the HPF lease, and had reached an agreement with DHS to use Community Capacity Building (CCB) funds to build a 2nd unit on the back of an existing property. Read more of Greg Nolan's report on the Co-operative Housing Forum at:

<http://www.SouthEast.org.au/index.php/news/meetings/599-chf23march2013>

Board Meetings 2013: 03 May 2013, 31 May 2013 and 28 June 2013

Privacy: SouthEast is committed to protecting your privacy and complying with all applicable privacy laws. If you have any questions or comments about our privacy practices, we can be contacted at PO Box 7141, Dandenong Phone: 3175. 03 9706 8005. Fax 03 9706 8558

Housing Co-operatives in Austria



Population: 8,390,000 (2010)

Total housing stock: 4,200,000 dwellings (estimation
Eva Bauer)

Total social (rental) housing stock: 23% of total
housing stock (CECODHAS 2012 Housing Europe Review)

Total co-op housing stock: At the end of 2010,
99 housing co-operatives with 368,000 housing units
representing 8% of the total housing stock and 15% of
the total multi-family-housing stock and 113,000 owner-occupied units
(21% of total owner occupation housing stock)

People: 461,000 individual members (End of 2010)
The limited-profit housing companies' portfolio is also

In Austria, the non-profit housing sector, whether housing co-ops or limited-profit companies, are united under one single organisation, the Austrian Federation of Limited-Profit Housing Associations–Auditing Federation (GBV). Membership in the federation is mandatory. GBV membership, which totals 193 members and includes 795,000 housing units (rental and owner occupied), represents 18% of the total housing stock and 33% of the total multi-family-housing stock in Austria.

The organisational structure includes provincial groups with an advisory function, an executive board of 4 persons that governs the day-to-day business, a supervisory board where each provincial group is represented, a conference of 53 delegates and the annual federal convention. The federation is an independent organisation from the state and it plays three roles: member representation, advocacy and auditing.

For more information, visit:

Profiles of a Movement: Co-operative Housing Around the World

Published by CECODHAS Housing Europe and ICA Housing
April 2012

Contributions: The next newsletter will be published in June 2013. Deadline for copy is 31 May 2013. Interested members should contact the General Manager Ian McLaren - 9706 8005.

MYUNA FARM

On 14 April 2013 there was a SouthEast outing at Myuna Farm—a public community farm in the south east area of Melbourne

Eleven adult members and eleven member's children attended, mainly over 10 years of age and heading into or just starting their early teens. Others that attended included the General Manager Ian McLaren and Tenancy Officer Joy Haines and two were non coop persons - one of whom was Steven Grange, Business Development Manager, First Option Credit Union.

The First Option planned talk did not proceed as Steven Grange was unexpectedly called away on an urgent family matter. First Option, however, provided show bags which contained money boxes for the children and educational materials for the adults.

First Option donated \$500 to defray the costs of the day and SouthEast is grateful for this contribution.

The general feeling was the day turned out a very successful and enjoyable day.



Myuna Survey Results

Did you and your family enjoy Myuna Farm Family Day?

Yes = 9 – No = 0

On a scale of 1 = low to 10 = high please rate the day—

results—10x3, 9x3, 8x3

Would you recommend Myuna Farm to your friends?

Yes = 9 – No = 0

Do you think this would be a good annual event for families?

Yes = 9 – No = 0

GENERAL MEETING

7.00 – 9.00 p.m. Monday, 20 May 2013
View Room Dandenong Club

1579 Heatherton Rd, Dandenong, Corner Stud
& Heatherton Roads

Melways Ref: 90 G3

A revised Strategic Plan 2013-2015

The board has reviewed and recommended changes to the Strategic Plan for consideration by members.

The Housing Co-operative Good Governance Charter

The International Co-operative Alliance has adopted a Good Governance Charter and the board is recommending that members consider adopting the Charter. The Charter will be tabled at the General Meeting for consideration at this year's Annual General Meeting.

Housing Provider Framework Lease or General Lease

SouthEast has individual leases with members and a management lease with DHS for the DHS properties managed by SouthEast.

There will be a report to members on the possibility of SouthEast having a General Lease with DHS—instead of the current HPF Lease. This might have financial advantages for the co-operative as well as providing more autonomy in decision-making. SouthEast has individual leases with members in DHS owned (150) and SouthEast-owned properties (10).

These leases will remain the same whether or not SouthEast has a HPF or General Lease with DHS.

Member Services

During the General Meeting members will be invited to form discussion groups to discuss how services to members can be improved. This could include tenancy services, maintenance services and governance.

Proposals for improvements identified at the General Meeting will be subject to further consideration by the board and the General Manager and action taken will be reported in Housing Futures and on the web site at: SouthEast.org.au

HOME ENERGY SAVER SCHEME



HESS HOME
ENERGY
SAVER
SCHEME

Is HESS for you?

Are you having
difficulty managing
your energy needs
and bills?

Are you at risk of
having your power
disconnected?

Are you on an
energy retailer's
hardship scheme?

working together for a
cleanenergyfuture

HOME ENERGY SAVER SCHEME

The Home Energy Saver Scheme (HESS) which is provided through community organisations around Australia can help by offering:

- Information about easy and affordable ways to use less energy in the home;
- One-on-one budgeting assistance;
- Information on whether you are getting the right rebates and assistance;
- Help to understand your energy bills and the energy market;
- Advice, advocacy and support;
- Links to other services that may be able to assist you; and
- Help to access no or low interest loans to purchase energy efficient appliances.

How can I find out more?

You can get more information by:

1. Calling the HESS Helpline 1800 007 001
2. Going to www.fahcsia.gov.au or
3. Contacting your local HESS provider below

Kildonan UnitingCare Epping
188 McDonalds Road
EPPING VIC 3076

Kildonan UnitingCare Collingwood
1 Gold Street
COLLINGWOOD VIC 3066



Housing Registrar

Annual Report 2011-2012

(Extract p 24)

The registered sector

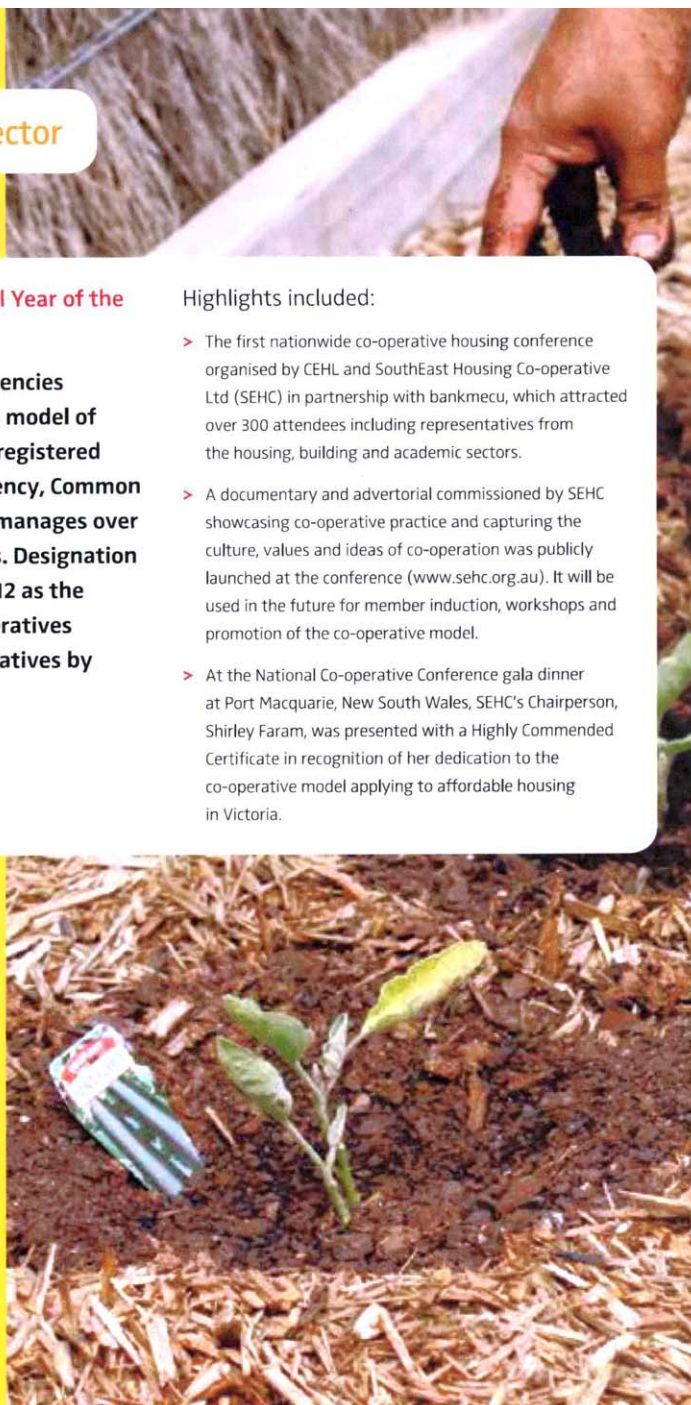
Innovation in the sector

United Nations International Year of the Co-operatives

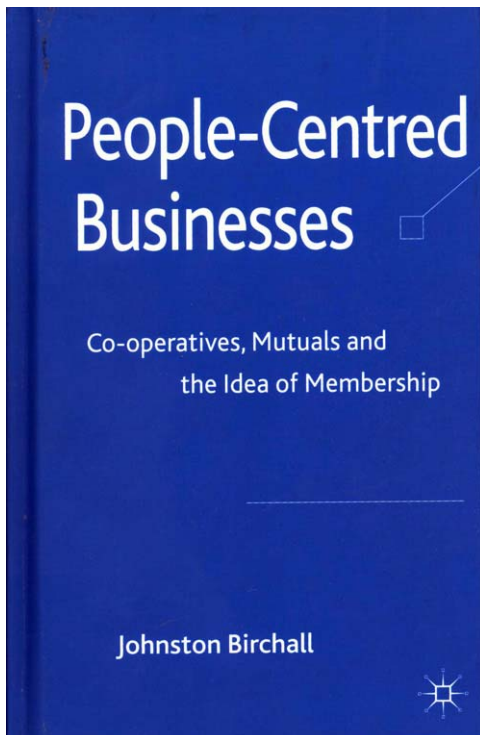
There are nine registered agencies which deliver a co-operative model of housing, eight of which are registered co-operatives. The ninth agency, Common Equity Housing Ltd (CEHL), manages over 100 individual co-operatives. Designation by the United Nations of 2012 as the International Year of Co-operatives resulted in a number of initiatives by these agencies.

Highlights included:

- > The first nationwide co-operative housing conference organised by CEHL and SouthEast Housing Co-operative Ltd (SEHC) in partnership with bankmecu, which attracted over 300 attendees including representatives from the housing, building and academic sectors.
- > A documentary and advertorial commissioned by SEHC showcasing co-operative practice and capturing the culture, values and ideas of co-operation was publicly launched at the conference (www.sehc.org.au). It will be used in the future for member induction, workshops and promotion of the co-operative model.
- > At the National Co-operative Conference gala dinner at Port Macquarie, New South Wales, SEHC's Chairperson, Shirley Faram, was presented with a Highly Commended Certificate in recognition of her dedication to the co-operative model applying to affordable housing in Victoria.



PEOPLE-CENTRED BUSINESS



Johnston Birchall writes that the purpose of the book is to explain the nature of people-centred business”

There is a whole class of business organisation that is owned not by investors, or the public, or a particular entrepreneur, but by those who benefit directly from its activities: end-users or customers, other companies who supply to or are supplied by the business, or its employees. This is, to put it simply, a member-owned business, and it is quite distinct from an investor-owned business.”

Chapter 1 provides a definition of a member-owned business and classifies different types of member-owned businesses in a taxonomy - class, genus, species and hybrid. He suggests that there are four different levels of analysis that could be applied—individual organisations, demography, population ecology and community ecology. Birchall then considers theories that explain why co-operative succeed or fail by type of theory, conditions for co-

operation and outcomes—social history, economic history, sociology, economics, political science, mutual incentives, supportive environment and co-operative design. Chapter One examines the co-operative sectors foundation period, period of growth, period of consolidation, period of decline, death of the sector, demutualisation and renewal.

Chapter Two provides a theory of the ecology of member-owned businesses. Chapter Three provides an analysis of consumer-ownership in retailing. Chapter Four analyses consumer-ownership in insurance. Chapter Five examines house building and permanent housing co-operatives—full equity, limited equity and non-equity. Chapter Six Analyses examples of consumer-ownership in public services—health care, education, utilities and leisure services. Chapter Seven analyses consumer/producer-ownership in banking. Chapter Eight analyses producer-owned businesses—farmer co-ops, retailer-owned wholesaler and shared service co-operatives. Chapter Nine considers the particular problems in developing countries. Chapter Ten reviews the comparative advantages and disadvantages of member-owned businesses - the main weaknesses being the lack of member-involvement and the main strength being the idea if membership.

People-Centred Business: Co-operatives, Mutuals and the Idea of Membership

Palgrave Macmillan, 2011, ISBN 978-0-230-21718-8, 127 pages

Johnston Birchall is Professor of Social Policy at the University of Stirling, UK. He studied at Oxford and did his PhD at York University, UK. He spent five years as a housing association manager before returning to academic life to focus for the next 25 years on questions concerning stakeholder participation in co-operatives, mutuals and public service agencies. He has written several books — including Building Communities: The Co-operative Way, Co-op: The People’s Business, Co-operatives and the Millennium Development Goals and The International Co-operative Movement.

Board Director—Andrea Lee

Interviewed by David Griffiths—5 April 2013

Andrea joined SouthEast as a member in 2001. She has a Bachelor of Business Accounting and management and has worked seven years in Business Services.

When did you join SouthEast as a member?

I had recently come back from overseas with my three children after my marriage was over and was staying with my parents – elderly parents who hadn't had young children living with them for many years.

I went to DHS and was put on a waiting list after being told it would be at least fifteen years before I became eligible for a house. My accommodation need was often a topic of conversation amongst my friends and through a mutual friend I met Natalie, who suggested that I contact the co-operative and put my name down on their waiting list.

Andrea is referring to Natalie Leddick, a SouthEast member and current board director.

I put my name down and after six months I was offered a house. I was lucky, it was the right time and right circumstances and I had the right number of children for the number of bedrooms available.

I didn't seek out a co-operative but was extremely happy to be offered a house. I was aware of the benefits of belonging to a co-operative after all my years in England and Europe and from being brought up in a socially aware home.

I first joined the board in 2005 – filling a casual vacancy. I found it frustrating and dominated by certain individuals. They were very dismissive. In 2006 I wasn't asked to renominate to the board at the AGM and I was glad. I was very busy with my children's lives, studying and work. I didn't have much time.

Andrea re-joined the board of SouthEast Housing Co-operative Ltd in 2011. The board has 9 directors – seven member elected directors and two Independent Directors appointed by the board.

I had finished my degree, the children were older and there was all this fuss going on about the lease. A number of members were complaining and I also wasn't happy with the letter received from our previous General Manager but I believe you need to get up, get involved, do something and start thinking about the co-operative. That's why I nominated for the board.

How would you compare your current with past experience of the board?

Much better. Maybe I'm more assertive and came in with a clear intent and skills that could help – rather than simply feeling my way. It can still be frustrating but more because of the housing climate rather than individuals. I feel this current board is extremely professional and all decisions are made in the best possible interest of the membership. When you are a member, being on the board is more emotional.

The reality for members is that it's the difference between a decent life and a very difficult life. I believe the home is the family base and I think that's one of the most important things. I believe we're different as a co-operative housing provider and members have a say, a certain pull and that that we do things because we are a co-op – for our members. I'd like to think we could become a community and bring benefits to members as such.

The problem is we're very tied by the Housing Registrar and DHS and we get thrown in with public housing. I would like to believe we know our tenant members and if something happened in a tenant's life such as an accident or death, we would offer help and that we don't only make financial decisions. I have co-operative properties near me, yet I don't know who the members are. SouthEast as an employer looks after our staff and we should also look after our members.

I would like to see more joint tenancy members such as between parents and children over the age of eighteen and not just single members. This is bigger than voting rights. I would like to think my kids are socially aware and see the benefits of the co-operative. What is the point of being a co-operative if we don't have extra benefits? We don't give much back in extras and it has to be something more than providing housing.

People need to take more interest. Community forums and area meetings are important for information exchanges and they should be regular. We need to get people more involved to help build the SouthEast community. We need to get people to come to informal nights in an area.

Our office should have an open door policy where members are encouraged to come in and feel they can do so because we're a co-operative. The point of a co-operative is the members and if you came in you would see that we have a beautiful office.



Housing Minister



The Hon Wendy Lovell MLC

- Deputy Leader of the Liberal Party (Legislative Council)
- Minister for Housing
- Minister for Children & Early Childhood Development

Wendy currently holds the positions of Deputy Leader of the Government (Legislative Council), Minister for Housing, Minister for Children and Early Childhood Development, and Manager of Government Business (Legislative Council).

Wendy Lovell has represented the people of Northern Victoria Region (and the former North Eastern Province) in the Victorian Legislative Council since November 2002, following a career in small business.

Prior to her election to Parliament Wendy enjoyed a career as a successful business woman. In 1977 Wendy joined the family Newsagency and Lottery business. One of the largest Newsagencies in Victoria, Lovell's Shepparton Newsagency consists of two retail Newsagency and Tattersall's outlets, a large wholesale and retail distribution network.

Wendy is a graduate of Fairley Leadership – The Goulburn Murray Community Leadership Program and is well known in the Shepparton Region for her commitment to the Community through Service Clubs and fundraising committees.

SouthEast Video Statistics



The films were uploaded to YouTube on 27—29 February 2012. Numbers in brackets—times viewed as at 28 April 2013.

Total You Tube views—3268

The Trailer (1003)

<http://youtu.be/z1Y813L-xR4> 2m

The Other Way Home (1323)

<http://youtu.be/9R4ZCACLgJE> 12m 41s

Advertorial—Co-operation Works (942)

<http://youtu.be/x59NDnT3apo> 30s



Jim Kokoras, Property Officer

Maintenance at SouthEast.org.au
<http://www.SouthEast.org.au/index.php/services/maintenance>

FUTURES

SouthEast owns 10 properties—in addition to the 150 properties managed for the Department of Human Services.

We are responsible for all maintenance needs of our own properties and the board has wisely decided that in anticipation of eventual upgrades to these properties to create a reserve fund. Each year \$15,000 goes into this reserve fund—\$1500 per property.

The policy is prudent and sensible and exemplifies how SouthEast is committed to an ongoing maintenance program to maintain the quality of our properties.

Jim is on leave for two weeks for medical reasons. We all wish him well and a speedy recover.

- Shirley Faram on behalf of the board.



Joy Haines, Tenancy Officer

Tenancy at SouthEast.org.au
<http://www.SouthEast.org.au/index.php/services/tenancy>

RENT REVIEW

I am pleased and disappointed. I am pleased with the number of members who have returned their Rent Review forms on time but I am also disappointed with the higher than usual number of members who have missed the deadline.

Members who don't return their rent review forms and income information on time will be charged market rent for the home they occupy. This amount will be charged until the required information is returned. On the return of the requested information, if it is established a member is eligible for rebated rent, the rent payable will be adjusted. Members who provide late returns should not assume the new rental amount will be automatically backdated. Individual situations will be considered and the rent may be backdated up to four weeks.

Members who return the Rent Review Form on time are more likely to pay less rent and so are less inconvenienced by their own prompt actions.

Co-operative Community



Avril Lochhead

Way back in 1996 I knew I was in financial strife. I was paying more than 55% of my Centrelink Sole Parent payment on the rented property housing myself and my two children aged 7 and 14. This large portion of my limited funds had implications on the rest of my household budgeting. My kids grew up having 'Not I want days!' where we would catch the bus to our local shopping centre on a mission to *only* buy school shoes and nothing more ... no more 'I want!'

I mentioned my concerns to a friend, about having to move house again, as my daughter had spent Prep in one school and Grade one at another and it looked like we'd have to move as we just could not keep paying that kind of rent, and my daughter loved her school. She suggested I find a housing co-operative. Next thing I saw was an

'Information session' for a cooperative in my area. I was in awe of this

style of affordable community housing and applied immediately. I had an invitation to attend an interview, which was really nerve racking – and then held my breath.

Seven days later I had a call – I had been accepted as a probationary member (*Editors note: SouthEast no longer has probationary members*) and was soon allocated a property in a lovely, quiet street within the area of my daughter's current primary school. FANTASTIC!!

We have a pretty three bedroom weatherboard with a large garden and massive liquid amber in the back garden – which I call the 'Golf course'. As an avid gardener I set about laying paving and establishing a rockery along the driveway up to the front door, this also cut down the maintenance.

A huge benefit of belonging to a co-operative is the community aspect. Initially we were self managing with members providing all the duties required. I was active on various committees, and attended 'house clean-ups' as properties became available and new tenants were about to move in; this all expanded the camaraderie and friendships were made.

As we evolved and merged into a larger rental housing co-operative, the requirements, legalities and knowledge to manage what was now a large not-for-profit enterprise became so complex we needed to employ qualified staff to provide the knowledge and acumen to ensure future progress.

Living in an affordable and maintained home has provided me with the energy to re-educate myself, as I don't waste time worrying or being concerned that I cannot afford expensive maintenance costs. As a qualified trainer, I have recently launched an exciting new career supporting people returning to the workforce.

The emotional and physical security available through affordable co-operative housing cannot be understated.

Both my children have grown up within the co-operative culture and are community minded with a view to making a difference with their lives. I really cannot ask for more.



Extracted from:

Co-operators—Co-operation and Co-operatives
SouthEast Housing Co-operative Ltd
 2012 p.p. 28—29

Co-operators is a collection of articles by members and staff writing about their experience of co-operation and co-operatives. Most of the contributors are from housing co-operatives.

Co-operators is available online at:

<http://www.SouthEast.org.au/index.php/publications/cooperators>

Management Matters

Rent Review

Ian McLaren
General Manager



It is a truism to state that in a co-operative, co-operation is essential—between the board the staff and myself, and between members and the board.

Members of a co-operative are owners, and with ownership there are rights and obligations. One obligation for members of SouthEast Housing Co-operative Ltd is the completion of the Annual Rent Review form on time.

Rent Review Forms are sent out to members annually so that we can assess income and, therefore, the rent that is payable. This requires the co-operation of members to return the Rent Review form by the requested date—well in advance of the notice of any change in the rent payable. Members are given 60 days' notice of any changes to their rent.

If members do not return the Rent Review form on time, then, they need to be followed-up because we don't want to charge members more than they should be required to pay. In 2012 a few members had to be followed up more than four times before the forms were received.

It is disappointing that by this year's due date just over 50% of the Rent Review forms had been received.

Without a returned Rent Review form members will automatically go onto a market rent whether or not they are eligible for a rebated rent. I should not have to say that there is a considerable difference between a rebated rent and a market rent.

Also, members should not assume that if they are eligible for a rent rebate and their form is provided late; that the rebate will be backdated for the whole period. Each individual situation will be reviewed on a case by case basis.

New to the web site: SouthEast.org.au

Member Articles—new sub-menu under Members on the Home Page. Members are invited to submit articles of any length to the General Manager ian.mclaren@SouthEast.org.au

The following are new articles that can be accessed from the front page:

[Supporting Public Housing Tenants](#)
[National Rental Affordability Scheme](#)
[Older Australians and Home](#)
[Public Housing Tendering in Tasmania](#)
[Tenants Union criticises Queensland Government](#)
[CNL in Victoria](#)
[COAG Communiqué 28 March 2013](#)
[Queensland Government and Rogue Tenants](#)

STOP AND SHOP AT THE CO-OP SHOP

STOP AND SHOP AT THE CO-OP SHOP

Words and music by Harris Weston, 1930.

As sung by Gracie Fields

1. There's a shop called the Co-op in the high street.

By gum, it's a great idea!

For out of what you spend, you get a dividend

Three times ev'ry year.

When Ma takes two shillings for a share,

She shouts, feeling like a millionaire, she does:

(CHORUS) Stop and shop at the Co-op, the Co-op Shop.

What a shop is the Co-op, the Co-op Shop!

You can buy from a choc to prop or a mop

Or a bottle of ginger pop at the Co-op Shop.

As the pop shop is next to the Co-op Shop,

When you've done your popping in the pop shop,

You hop out of the pop shop and pop into the Co-op Shop.

A proper shop to shop at is the Co-op Shop.

2. They have tripe nice and ripe at the Co-op Shop.

Pink pills, powder puffs, pork pies.

Paraffin and jam, carbolic soap and ham,

Clothes pegs and glass eyes,

And pigs-heads all grinning in a row.

Will you join in this chorus sweet and low?

Sweet and low, sweet and low!

(CHORUS TWICE)



A Gracie Fields classic from 1930, these sort of records made Gracie a star. On the other side of those HMV 78 rpms would be a sentimental song, appealing to two different audiences. (Dame Gracie Fields, [DBE](#) (born Grace Stansfield, 9 January 1898 – 27 September 1979), was an [English-born actress, singer and comedienne](#) and star of both [cinema](#) and [music hall](#))

Download from YouTube at - http://www.whosdatedwho.com/tpx_32198/gracie-fields/tpx_7936000



XMAS PARTY

Subject to a strong show of member support a family Xmas Party for later this year is on the planning calendar . More information at the General Meeting on 20 May 2013.

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